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June 9, 2015

UNH Research Finds Coverage Rates Stabilized for Children's Health Insurance

DURHAM, N.H. – Rates of health insurance coverage for children remained stable in 2013 relative to 2012 because decreases in rates of private insurance coverage were offset by increases in rates of coverage by public insurance, according to new research from the Carsey School of Public Policy at the University of New Hampshire. National coverage remained stable at 92.9 percent. The new research was conducted by Michael Staley, a research assistant at the Carsey School and a doctoral candidate in sociology at UNH.

“Since the Children’s Health Insurance Program Reauthorization Act in 2009, rates of public insurance have increased while rates of private coverage have declined,” Staley said. “Growth in overall rates of coverage have been driven by gains in public insurance. Since the beginning of the post-recession period rates of private insurance have stabilized but not grown. This new trend may indicate that the link between children’s health insurance status and parental employment-benefits status was weakened after the recession.”

According to Staley, for the first time in five years a slight decline occurred among children in the Northeast region, though it was offset by an increase in coverage in the West. Coverage in the Midwest and the South remained stable from 2012 to 2013.

“Coverage among children is highly dependent on state policy,” he said. “Although Medicaid and CHIP are federally subsidized programs, states have a great deal of leeway in how these funds are used and who is eligible. State-level policy changes may be the most effective way to increase the overall number of children insured nationally.”

Twenty-eight percent of the nation’s children live in just three states – California, Texas and Florida. Rates of coverage are relatively high in California where Medicaid expansion and continued efforts to enroll children have been a policy priority. In Texas and Florida, where no Medicaid expansion has taken place, rates fall short of the national average.

The complete report is available at <https://carsey.unh.edu/publication/coverage-rates-stabilize-childrens-health-insurance>. Link to infographic: <https://carsey.unh.edu/coverage-rates-stabilize-childrens-health-insurance/infographic>

This analysis is based on U.S. Census Bureau estimates from the 2008, 2009, 2010, and 2011, 2012, and 2013 American Community Survey.

The Carsey School of Public Policy conducts research, leadership development, and engaged

scholarship relevant to public policy. They address pressing challenges, striving for innovative, responsive, and equitable solutions at all levels of government and in the for-profit and nonprofit sectors.

The University of New Hampshire, founded in 1866, is a world-class public research university with the feel of a New England liberal arts college. A land, sea, and space-grant university, UNH is the state's flagship public institution, enrolling 13,000 undergraduate and 2,500 graduate students.

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